

Thank you, Madam Chair.

And thank you to our witnesses for coming before the committee today. I think I speak for all of us when I say that we appreciate your expertise and insight on this critical subject.

I know that the matter of the Affordable Care Act is causing great controversy throughout the nation. It is clear that our nation is divided on the future of the ACA and whether it should be completely repealed, continued as is or reformed in many specific areas. My view is that we should keep what works in the ACA while recognizing the need for dramatic reforms which will increase the availability of lower cost health insurance options particularly for small businesses and those in the individual insurance market.

Based on extensive discussions with 19th District constituents over the past 18 months, I know that we need significant reforms to the ACA. I'm particularly concerned with impact upon small business employers which has unintentionally made healthcare less affordable, limiting choice, and stunting job growth. Too many employers have reduced full-time employment and substituted part-time work for many individuals due to cost pressures of the ACA.

This year in New York, individual policies through the exchange saw an average rate hike of almost 17%, while small group plans saw an average rate increase of more than 8% for 2017. It is clear that these "*affordable*" plans have not lived up to their promise.

These effects are not unique to New York. Many areas across the country are being impacted in the same way, which is why we must push for patient-centered healthcare solutions and return appropriate regulatory control to the state level rather than attempting a "one size fits all" approach from Washington DC.

I'm going to continue to play a constructive role in the reform of the ACA so that we can offer small businesses and individuals with more affordable coverage. A lingering issue for New York State is the Medicaid issue, whereby NYS greatly expanded - with federal dollars – the number of people on the Medicaid system. I'll continue to work with colleagues to address this issue as well.